

Declaration and Power of Attorney for Patent Application

English Language Declaration

EXPRESS MAIL NO. EL120989900US

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole/joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled

COMPUTER-DRIVEN INFORMATION MANAGEMENT SYSTEM FOR SELECTIVELY MATCHING CREDIT APPLICANTS WITH MONEY LENDERS THROUGH A GLOBAL COMMUNICATIONS NETWORK

the specification of which

is attached hereto.

was filed on _____ 88

Application Serial No. _____

and was amended on _____

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

If this application is a continuation-in-part application, I acknowledge the duty to disclose to the Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56, which became available between the filing date of the prior application and the national or PCT international filing date of this continuation-in-part application.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)

Priority Claimed

(Number)	(Country)	(Day/Month/Year Filed)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
_____	_____	_____	<input type="checkbox"/> Yes	<input type="checkbox"/> No

I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below, and insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 36, United States Code, Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing of this application:

60/107,683

(Application Serial No.)

November 9, 1998

(Filing Date)

Provisional Patent Application

(Status - Patented, Pending, Abandoned)

(Application Serial No.)

(Filing Date)

(Status - Patented, Pending, Abandoned)

I hereby declare that all statements made hereby of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that statements and the like so made are punishable by fine or imprisonment, or both, under Section 101 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith: W. THAD ADAMS, III, REG. NO. 29,037 and JEFFREY J. SCHWARTZ, REG. NO. 37,532; addressed to:

ADAMS LAW FIRM, P.A.
2180 First Union Plaza
301 S. Tryon Street
Charlotte, North Carolina 28282
Telephone: 704-375-9249
Facsimile: 704-375-0729

I request that all correspondence, telephone calls and/or facsimiles be directed to W. Thad Adams, III or Jeffrey J. Schwartz at their above-stated address.

David A. Sinclair
Full name of sole or first inventor

* T A Sinclair
Inventor's signature

* 2/10/99

U.S.
Citizenship

1821 5th Street NW
Residence Address

Same as Residence Address
Post Office Address

Hickory, North Carolina 28601

Full name of second inventor

Inventor's signature

Date

Citizenship

Residence Address

Post Office Address

Full name of third inventor

Inventor's signature

Date

Citizenship

Residence Address

Post Office Address

Applicant or Patentee: Sinclair, David A.
Serial or Patent No.: _____
Filed or Issued: _____

Attorney's
Docket No: 21124

For: COMPUTER-DRIVEN INFORMATION MANAGEMENT SYSTEM FOR SELECTIVELY MATCHING CREDIT APPLICANTS WITH MONEY LENDERS THROUGH A GLOBAL COMMUNICATIONS NETWORK

VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS (37 C.F.R. 1.9(f) and 1.27(c)) - SMALL BUSINESS CONCERN

I hereby declare that I am

- the owner of the small business concern identified below:
 an official of the small business concern empowered to act on behalf of the concern identified below:

NAME OF CONCERN E-FIN, LLC

ADDRESS OF CONCERN 606 3rd Avenue NW

Hickory, North Carolina 28603-1823

I hereby declare that the above identified small business concern qualifies as a small business concern as defined in 33 CFR 121.3-18, and reproduced in 37 CFR 1.9(d), for purposes of paying reduced fees under section 41(a) and (b) of Title 35, United States Code, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.

I hereby declare that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the invention, entitled COMPUTER-DRIVEN INFORMATION MANAGEMENT SYSTEM FOR SELECTIVELY MATCHING CREDIT APPLICANTS WITH MONEY LENDERS THROUGH A GLOBAL COMMUNICATIONS NETWORK by Inventor(s) David A. Sinclair, described in

- the specification filed herewith
 application serial no. _____
 patent no. _____

, filed _____, issued _____.

If the rights held by the above identified small business concern are not exclusive; each individual, concern or organization having rights to the invention is listed below and no rights to the invention are held by any person, other than the inventor, who could not qualify as a small business concern under 37 CFR 1.9(d) or by any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

*NOTE: Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities. (37 CFR 1.27)

NAME _____

ADDRESS _____

Individual

Small Business Concern

Nonprofit Organization

NAME _____

ADDRESS _____

Individual

Small Business Concern

Nonprofit Organization

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

NAME OF PERSON SIGNING David A. Sinclair

TITLE OF PERSON OTHER THAN OWNER Chief Executive Officer

ADDRESS OF PERSON SIGNING 1821 5th Street NW

Hickory, North Carolina 28601

SIGNATURE D. Sinclair

DATE 2/10/99

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